

FORM B1 United States Bankruptcy Court Western District of Washington		Voluntary Petition															
Name of Debtor (if individual, enter Last, First, Middle): Roland, Clarence III	Name of Joint Debtor (Spouse) (Last, First, Middle):																
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): FDBA Heritage Card Marketing; DBA Roland Financial Group	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-7129	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):																
Street Address of Debtor (No. & Street, City, State & Zip Code): 3802 Spyglass Drive NE Tacoma, WA 98422	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																
County of Residence or of the Principal Place of Business: Pierce	County of Residence or of the Principal Place of Business:																
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):																
Location of Principal Assets of Business Debtor (if different from street address above):																	
Information Regarding the Debtor (Check the Applicable Boxes)																	
Venue (Check any applicable box) <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>																	
Type of Debtor (Check all boxes that apply) <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank</p>	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <p><input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>																
Nature of Debts (Check one box) <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p>	Filing Fee (Check one box) <p><input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p>																
Chapter 11 Small Business (Check all boxes that apply) <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>																	
Statistical/Administrative Information (Estimates only) <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>		THIS SPACE IS FOR COURT USE ONLY															
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-over</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			1-15	16-49	50-99	100-199	200-999	1000-over	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
1-15	16-49		50-99	100-199	200-999	1000-over											
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										
Estimated Debts <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Roland, Clarence III	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signatures			
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>			
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>			
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>			
X /s/ Clarence Roland, III Signature of Debtor Clarence Roland, III		X /s/ N. Brian Hallaq October 14, 2005 Signature of Attorney for Debtor(s) N. Brian Hallaq 29621 Date	
<p>Telephone Number (If not represented by attorney) October 14, 2005 Date</p>			
<p>Signature of Attorney X /s/ N. Brian Hallaq Signature of Attorney for Debtor(s) N. Brian Hallaq 29621 Printed Name of Attorney for Debtor(s) Law Offices of Christopher A. Benson Firm Name 1814 South 324th Place Suite B Federal Way, WA 98003 Address Email: ksharp@cbenson.com (253) 815-6940 Fax: (253) 815-9621 Telephone Number October 14, 2005 Date</p>			
<p>Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>			
<p>Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>			
<p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>			
<p>Printed Name of Bankruptcy Petition Preparer</p>			
<p>Social Security Number (Required by 11 U.S.C. § 110(c.))</p>			
<p>Address</p>			
<p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p>			
<p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p>			
<p>X Signature of Bankruptcy Petition Preparer Date</p>			
<p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>			

United States Bankruptcy Court
Western District of Washington

In re

Clarence Roland, III

Debtor

Case No. _____

Chapter _____

7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	13,734.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		10,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	4		282,564.36	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		284,133.90	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,200.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			5,838.00
Total Number of Sheets of ALL Schedules		27			
		Total Assets	13,734.00		
				Total Liabilities	576,698.26

In re Clarence Roland, III,
Case No. _____,
Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re Clarence Roland, III,
Case No. _____,
Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	-	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with Key Bank	-	100.00
		Savings account with Bank of America	-	100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household furniture, goods and supplies	-	1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Posters	-	15.00
6. Wearing apparel.		1 lot men's clothing	-	400.00
7. Furs and jewelry.		Watch	-	25.00
8. Firearms and sports, photographic, and other hobby equipment.		Basketball hoop	-	45.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
				Sub-Total >
				(Total of this page)
				2,235.00

2 continuation sheets attached to the Schedule of Personal Property

In re Clarence Roland, III,

Debtor

Case No. _____

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re Clarence Roland, III,
 _____, Case No. _____
 Debtor

SCHEDULE B. PERSONAL PROPERTY
 (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Ford Expedition	-	2,200.00
		1999 Lexus LS400	-	8,600.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		Desk and lap-top computer	-	620.00
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.		Cell phone	-	79.00

Sub-Total > **11,499.00**
 (Total of this page)
 Total > **13,734.00**

Sheet 2 of 2 continuation sheets attached
 to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Clarence Roland, III,
Debtor
Case No. _____

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Cash on Hand			
Cash	11 U.S.C. § 522(d)(5)	50.00	50.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking account with Key Bank	11 U.S.C. § 522(d)(5)	100.00	100.00
Savings account with Bank of America			
Savings account with Bank of America	11 U.S.C. § 522(d)(5)	100.00	100.00
Household Goods and Furnishings			
Household furniture, goods and supplies	11 U.S.C. § 522(d)(3)	1,500.00	1,500.00
Books, Pictures and Other Art Objects; Collectibles			
Posters	11 U.S.C. § 522(d)(5)	15.00	15.00
Wearing Apparel			
1 lot men's clothing	11 U.S.C. § 522(d)(5)	400.00	400.00
Furs and Jewelry			
Watch	11 U.S.C. § 522(d)(4)	25.00	25.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Basketball hoop	11 U.S.C. § 522(d)(5)	45.00	45.00
Automobiles, Trucks, Trailers, and Other Vehicles			
1997 Ford Expedition	11 U.S.C. § 522(d)(5)	2,200.00	2,200.00
1999 Lexus LS400	11 U.S.C. § 522(d)(2)	2,950.00	8,600.00
Office Equipment, Furnishings and Supplies			
Desk and lap-top computer	11 U.S.C. § 522(d)(3)	620.00	620.00
Other Personal Property of Any Kind Not Already Listed			
Cell phone	11 U.S.C. § 522(d)(5)	79.00	79.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re

Clarence Roland, III

Case No. _____

Debtor

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO R H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.			1999 Lexus LS400					
QUEEN KYLES 29200 E SHANTI CLAER DR SOUTHFIELD, MI 48034	-		Value \$ 8,600.00				10,000.00	1,400.00
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
0 continuation sheets attached				Subtotal (Total of this page)			10,000.00	
				Total (Report on Summary of Schedules)			10,000.00	

In re **Clarence Roland, III**

Case No. _____

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8.

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3 continuation sheets attached

In re Clarence Roland, III,
Debtor

Case No. _____

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Alimony, Maintenance, or Support

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.		Child Support Arrears				5,800.00	5,800.00
DSHS/DCS OFFICE OF SUPPORT ENFORCEMENT PO BOX 11520 TACOMA, WA 98411-9919	-						
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							

Sheet 1 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page) **5,800.00**

In re Clarence Roland, III, Case No. _____,
Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D			
Account No.		1995						
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PA 19114	-						1,378.25	1,378.25
Account No.		1997						
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PA 19114	-						27,904.95	27,904.95
Account No.		1998						
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PA 19114	-						78,633.54	78,633.54
Account No.		1999						
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PA 19114	-						130,312.16	130,312.16
Account No.		2000						
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PA 19114	-						35,230.84	35,230.84
Sheet <u>2</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)				273,459.74	

In re Clarence Roland, III,
Debtor

Case No. _____

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D			
Account No.		2001						
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PA 19114	-						3,304.62	3,304.62
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Sheet <u>3</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims							Subtotal (Total of this page)	3,304.62
							Total (Report on Summary of Schedules)	282,564.36

In re

Clarence Roland, III

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No.						
ASSOCIATED CREDIT SYSTEMS INC 711 E NAUB ST STE 24 MEDFORD, OR 97504		H	-			83.00
Account No.						
BANK OF AMERICA PO BOX 53105 PHOENIX, AZ 85072		W	-			300.00
Account No.		J	Medical			
BUCHANA DENTAL 2300 RAINIER AVE S SEATTLE, WA 98144		C	-			679.00
Account No.						
Representing: BUCHANA DENTAL			PHYSICIANS & DENTISTS C B 12720 GATEWAY DR #206 SEATTLE, WA 98168-3333			
12 continuation sheets attached			Subtotal (Total of this page)			1,062.00

In re Clarence Roland, III,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	E	D	
Account No.		Credit card purchases				
BUREAUS 1717 CENTRAL ST EVANSTON, IL 60204	-	PINNACLE CREDIT SERVICES 7900 HIGHWAY 7 #100 ST LOUIS PARK, MN 55426				1,823.00
Account No.		Credit card purchases				
Representing: BUREAUS		ARROW FINANCIAL SERVICES 5996 W TOUHY AVE NILES, IL 60714-4610				
Account No. xxxxxxxx0135		Credit card purchases				
CAPITAL ONE PO BOX 85064 GLEN ALLEN, VA 23058	-	CBUSASEARS 133200 SMYTHE RD CLEVELAND, OH 44130				2,523.00
Account No.		Credit card purchases				
Representing: CAPITAL ONE		CBUSASEARS 133200 SMYTHE RD CLEVELAND, OH 44130				
Account No.		Credit card purchases				
CBUSASEARS 133200 SMYTHE RD CLEVELAND, OH 44130	-					185.00
Sheet no. <u>1</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				4,531.00

In re

Clarence Roland, III

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Medical				
CENTRAL AREA DENTAL CLINIC 2101 E YESLER ST SEATTLE, WA 98122	-					373.00
Account No.		Credit card purchases				
CHASE MANHATTAN BANK 100 DUFFY AVE HICKSVILLE, NY 11801	-					7,705.00
Account No.		CREDITORS INTERCHANGE 80 HOLTZ DR BUFFALO, NY 14225				
Representing: CHASE MANHATTAN BANK						
Account No.						
COMCAST FKA AT&T WIRELESS PO BOX 5187 EVERETT, WA 98206-5187	-					Unknown
Account No.		CREDIT PROTECTION ASSOCIATION 13355 NOEL RD #2100 DALLAS, TX 75240				
Representing: COMCAST						
Sheet no. <u>2</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>8,078.00</u>

In re

Clarence Roland, III

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.							
EVERGREEN PACIFIC MORTGAGE 607 SW GRADY WAY RENTON, WA 98055-2977		-					114,287.00
Account No.							
GARDNER LAW FIRM 12040 - 98TH ST NE STE 101 KIRKLAND, WA 98034		-					43.61
Account No.			Credit card purchases				
GEMB/CARE CREDIT 950 FORRER BLVD KETTERING, OH 45420		-					2,922.00
Account No.			Credit card purchases				
GEMB/JCP PO BOX 981402 EL PASO, TX 79998		-					300.00
Account No.							
HOLLYWOOD VIDEO 33702 21ST AVE SW FEDERAL WAY, WA 98023		-					200.00
Sheet no. <u>3</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<u>117,752.61</u>

In re

Clarence Roland, III

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		CREDIT PROTECTION ASSOCIATION 13355 NOEL RD #2100 DALLAS, TX 75240				
Representing: HOLLYWOOD VIDEO						
Account No.		-				
HOME DEPOT 370 CORPORATE DR TUKWILA, WA 98188						Unknown
Account No.		CERTEGY PAYMENT RECOVERY 11601 ROOSEVELT BLVD ST PETERSBURG, FL 33716				
Representing: HOME DEPOT						
Account No.		-				
LAKEWOOD MUSIC CENTER 6111 LAKEWOOD TOWNE CENTER BLV LAKEWOOD, WA 98499						341.51
Account No.		PUGET SOUND COLLECTIONS PO BOX 66995 TACOMA, WA 98464-6995				
Representing: LAKEWOOD MUSIC CENTER						
Sheet no. <u>4</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>341.51</u>

In re

Clarence Roland, III

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Goods Purchased				
LES SCHWAB PO BOX 3158 KENT, WA 98089	-					800.00
Account No.		LES SCHWAB TIRE CENTERS PO BOX 667 PRINEVILLE, OR 97754				
Representing: LES SCHWAB						
Account No.						
MCKAY CHADWELL LAW FIRM 600 UNIVERSITY SEATTLE, WA 98101	-					22,515.00
Account No.		AMG FINANCIAL LLC 1425 4TH AVE STE 820 SEATTLE, WA 98101				
Representing: MCKAY CHADWELL						
Account No.						
MICHAEL KOVACH 401 E LAS OLAS BLVD #130 FT LAUDERDALE, FL 33301	-					6,000.00
Sheet no. <u>5</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				29,315.00

In re

Clarence Roland, III

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
MORRIS PIHA 14100 SE 36TH ST BELLEVUE, WA 98006-1657		-				15,600.00
Account No.						
Representing: MORRIS PIHA		RAINIER COLLECTIONS PO BOX 3622 BELLEVUE, WA 98009-3622				
Account No.						
MOVIES & MORE 7911 S HOMER ST TACOMA, WA 98408		-				95.00
Account No.						
NATIONWIDE CREDIT INC 2015 VAUGHN RD NW STE 400 KENNESAW, GA 30144		-				108.00
Account No.						
OBERLIN COLLEGE 101 N PROFESSOR ST OBERLIN, OH 44074-1056		-				56,258.00
Sheet no. <u>6</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>72,061.00</u>

In re Clarence Roland, III,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
ON THE GREEN APARTMENTS 4901 FAIRWOOD BLVD NE TACOMA, WA 98422		-				2,500.00
Account No.						
Representing: ON THE GREEN APARTMENTS		DEBT RECOVERY MANAGEMENT INC PO BOX 2547 LYNNWOOD, WA 98036				
Account No.						
PUBLIC STORAGE 34701 PACIFIC HIGHWAY S FEDERAL WAY, WA 98003		-				81.00
Account No.		Utilities				
PUGET SOUND ENERGY PO BOX 91269 BELLEVUE, WA 98009		-				295.27
Account No.						
Representing: PUGET SOUND ENERGY		CENTRY CREDIT INC PO BOX 12070 EVERETT, WA 98206-2070				
Sheet no. <u>7</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,876.27

In re

Clarence Roland, III

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Telephone service				
QWEST PO BOX 12480 SEATTLE, WA 98111-4480	-					221.00
Account No. xxx4335		Traffic Violation				
SEATTLE MUNICIPAL COURT 600 5TH AVE 600 THIRD AVE SEATTLE, WA 98104-1900	-	ALLIED CREDIT COMPANIES PO BOX 2449 GIG HARBOR, WA 98335-4449				52.00
Account No.		Traffic Violation				
Representing: SEATTLE MUNICIPAL COURT		ALLIANCE ONE PO BOX 2449 GIG HARBOR, WA 98335-4449				
Account No.						
SEATTLE MUNICIPAL COURT 600 5TH AVE 600 THIRD AVE SEATTLE, WA 98104-1900	-					83.00
Account No.						
Representing: SEATTLE MUNICIPAL COURT						

Sheet no. 8 of 12 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

356.00

In re

Clarence Roland, III

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Traffic Violation				
SEATTLE MUNICIPAL COURT 600 5TH AVE 600 THIRD AVE SEATTLE, WA 98104-1900	-	ALLIED CREDIT 4850 STREET RD LEVEL C TREVOSE, PA 19053				52.00
Account No.		Traffic Violation				
Representing: SEATTLE MUNICIPAL COURT		ALLIED CREDIT 4850 STREET RD LEVEL C TREVOSE, PA 19053				
Account No.		Traffic Violation				
SEATTLE MUNICIPAL COURT 600 5TH AVE 600 THIRD AVE SEATTLE, WA 98104-1900	-	ALLIED CREDIT 4850 STREET RD LEVEL C TREVOSE, PA 19053				62.00
Account No.		Traffic Violation				
Representing: SEATTLE MUNICIPAL COURT		ALLIED CREDIT 4850 STREET RD LEVEL C TREVOSE, PA 19053				
Account No.		Traffic Violation				
SEATTLE MUNICIPAL COURT 600 5TH AVE 600 THIRD AVE SEATTLE, WA 98104-1900	-	ALLIED CREDIT 4850 STREET RD LEVEL C TREVOSE, PA 19053				52.00

Sheet no. 9 of 12 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

166.00

In re

Clarence Roland, III

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.		ALLIED CREDIT 4850 STREET RD LEVEL C TREVOSE, PA 19053			
Representing: SEATTLE MUNICIPAL COURT		Traffic Violation			62.00
Account No.		ALLIED CREDIT 4850 STREET RD LEVEL C TREVOSE, PA 19053			
SEATTLE MUNICIPAL COURT 600 5TH AVE 600 THIRD AVE SEATTLE, WA 98104-1900	-				
Account No.		Professional Services			
TRUEGREEN CHEMLAWN E HEIHN APP41645 402 VALLEY AVE NW STE 110 PUYALLUP, WA 98371	-				350.00
Account No.					
US BANK OF WA 1111 3RD AVE STE 1400 SEATTLE, WA 98101-3295	-				300.00
Sheet no. <u>10</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			712.00

In re

Clarence Roland, III

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		PROFESSIONAL CREDIT SERVICE PO BOX 7548 EUGENE, OR 97401-0039				
Representing: US BANK OF WA						
Account No.		Student Loans				
US DEPARTMENT OF EDUCATION PO BOX 4169 GREENVILLE, TX 75403-4169	-					41,426.51
Account No.		Telephone service				
VERIZON WIRELESS 221 BELLEVUE WAY NE BELLEVUE, WA 98004-5721	-					2,456.00
Account No.		PINNACLE CREDIT SERVICES 7900 HIGHWAY 7 #100 ST LOUIS PARK, MN 55426				
Representing: VERIZON WIRELESS						
Account No.						
WEIZENECKER ROSE MOTTERN & FISHER 1800 PEACHTREE ST STE 620 ATLANTA, GA 30309	-					3,000.00
Sheet no. <u>11</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				46,882.51

In re Clarence Roland, III,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No.							
WELLS FARGO BANK OF WA 4100 UNIVERSITY WAY NE SEATTLE, WA 98101		-					Unknown
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Sheet no. <u>12</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				0.00
			Total (Report on Summary of Schedules)				284,133.90

In re Clarence Roland, III,

Debtor

Case No. _____

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re Clarence Roland, III,

Debtor

Case No. _____

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

0 continuation sheets attached to Schedule of Codebtors

In re Clarence Roland, III

Case No. _____

Debtor(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Single	Daughter	12
	Daughter	14
	Son	16
	Mother	65

EMPLOYMENT	DEBTOR	SPOUSE
Occupation	Mortgage Broker	
Name of Employer	Roland Financial Group	
How long employed	2 years	
Address of Employer	3802 Spyglass Dr NE Tacoma, WA 98422	

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

DEBTOR	SPOUSE
\$ 4,200.00	\$ N/A
\$ 0.00	\$ N/A

SUBTOTAL

\$ 4,200.00	\$ N/A
-------------	--------

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) _____

\$ 800.00	\$ N/A
\$ 200.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,000.00	\$ N/A
-------------	--------

TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,200.00	\$ N/A
-------------	--------

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance

(Specify) _____

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

Pension or retirement income

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

Other monthly income

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

(Specify) _____

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

TOTAL MONTHLY INCOME

\$ 3,200.00	\$ N/A
-------------	--------

TOTAL COMBINED MONTHLY INCOME

\$ 3,200.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>2,200.00</u>
Are real estate taxes included?	Yes <u> </u> No <u>X</u>
Is property insurance included?	Yes <u> </u> No <u>X</u>
Utilities:	
Electricity and heating fuel	\$ <u>150.00</u>
Water and sewer	\$ <u>0.00</u>
Telephone	\$ <u>150.00</u>
Other	\$ <u>0.00</u>
Home maintenance (repairs and upkeep)	\$ <u>0.00</u>
Food	\$ <u>400.00</u>
Clothing	\$ <u>100.00</u>
Laundry and dry cleaning	\$ <u>25.00</u>
Medical and dental expenses	\$ <u>205.00</u>
Transportation (not including car payments)	\$ <u>0.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>25.00</u>
Charitable contributions	\$ <u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>0.00</u>
Life	\$ <u>0.00</u>
Health	\$ <u>0.00</u>
Auto	\$ <u>300.00</u>
Other	\$ <u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) <u>Internal Revenue Arrears</u>	\$ <u>800.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	
Auto	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
Payments for support of additional dependents not living at your home	\$ <u>1,483.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>5,838.00</u>
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$ <u>N/A</u>
B. Total projected monthly expenses	\$ <u>N/A</u>
C. Excess income (A minus B)	\$ <u>N/A</u>
D. Total amount to be paid into plan each	\$ <u>N/A</u>
	(interval)

**United States Bankruptcy Court
Western District of Washington**

In re Clarence Roland, III

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date October 14, 2005

Signature /s/ Clarence Roland, III
Clarence Roland, III
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Western District of Washington

In re Clarence Roland, III

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

- None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$40,000.00	Business Income - 2005
\$60,000.00	Business Income - 2004

2. Income other than from employment or operation of business

- None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

- None
- a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT STILL OWING
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- None
- b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None
- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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- None
- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None
- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None
- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None
- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Gethsemane Church of God & Christ		2004	Tithing of \$3,000.00

8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Offices of Christopher A. Benson 1814 South 324th Place Suite B Federal Way, WA 98003	10/05	\$791.00

10. Other transfers

- None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Job Construction		3802 Spyglass Dr. NE Tacoma, WA 98422	Construction	1999

- None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 14, 2005

Signature /s/ Clarence Roland, III
Clarence Roland, III
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Western District of Washington

In re Clarence Roland, III

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

Property is	Property will be	Debt will be
claimed as	redeemed	reaffirmed
exempt	pursuant to 11	pursuant to 11
	U.S.C. § 722	U.S.C. § 524(c)
Debtor will retain collateral and continue to make regular payments.		

1. Description of Property
1999 Lexus LS400

Creditor's Name
QUEEN KYLES

In re Clarence Roland, III _____ Case No. _____
Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Date October 14, 2005

Signature /s/ Clarence Roland, III
Clarence Roland, III
Debtor

United States Bankruptcy Court
Western District of Washington

In re Clarence Roland, III

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>791.00</u>
Prior to the filing of this statement I have received.....	\$ <u>791.00</u>
Balance Due.....	\$ <u>0.00</u>

2. \$ 209.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor Other (specify):

4. The source of compensation to be paid to me is:

Debtor Other (specify):

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: October 14, 2005

/s/ N. Brian Hallaq

**N. Brian Hallaq 29621
Law Offices of Christopher A. Benson
1814 South 324th Place
Suite B
Federal Way, WA 98003
(253) 815-6940 Fax: (253) 815-9621
ksharp@cbenson.com**

**OFFICE OF THE CLERK
UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON**

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

Case Name: **Clarence Roland, III**

Case No.:

If you intend to file a petition under the federal Bankruptcy Code, and your debts are primarily consumer debts, the clerk of the court is required, pursuant to 11 U.S.C. sec. 342(b), to notify you of the following chapters under which you may file:

**CHAPTER 7 - LIQUIDATION or
CHAPTER 11 - REORGANIZATION or
CHAPTER 13 - ADJUSTMENT OF DEBTS OF AN
INDIVIDUAL WITH REGULAR INCOME**

If you have any questions regarding this notice, you should consult with an attorney.

MARK L. HATCHER
Clerk of the Bankruptcy Court

ACKNOWLEDGEMENT

I certify that I have read this notice.

Date October 14, 2005

Signature /s/ Clarence Roland, III
Clarence Roland, III
Debtor

INSTRUCTIONS: If the debtor is an individual, a copy of this notice, personally signed by the debtor, must accompany any bankruptcy petition filed with the clerk. If filed by joint debtors, the notice must be personally signed by each.

**United States Bankruptcy Court
Western District of Washington**

In re Clarence Roland, III

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: October 14, 2005

/s/ Clarence Roland, III

Clarence Roland, III

Signature of Debtor

ALLIANCE ONE
PO BOX 2449
GIG HARBOR, WA 98335-4449

ALLIED CREDIT
4850 STREET RD LEVEL C
TREVOSE, PA 19053

ALLIED CREDIT COMPANIES
PO BOX 2449
GIG HARBOR, WA 98335-4449

AMG FINANCIAL LLC
1425 4TH AVE STE 820
SEATTLE, WA 98101

ARROW FINANCIAL SERVICES
5996 W TOUHY AVE
NILES, IL 60714-4610

ASSOCIATED CREDIT SYSTEMS INC
711 E NAUB ST STE 24
MEDFORD, OR 97504

BANK OF AMERICA
PO BOX 53105
PHOENIX, AZ 85072

BUCHANAN DENTAL
2300 RAINIER AVE S
SEATTLE, WA 98144

BUREAUS
1717 CENTRAL ST
EVANSTON, IL 60204

CAPITAL ONE
PO BOX 85064
GLEN ALLEN, VA 23058

CBUSASEARS
133200 SMYTHE RD
CLEVELAND, OH 44130

CENTRAL AREA DENTAL CLINIC
2101 E YESLER ST
SEATTLE, WA 98122

CENTRY CREDIT INC
PO BOX 12070
EVERETT, WA 98206-2070

CERTEGY PAYMENT RECOVERY
11601 ROOSEVELDT BLVD
ST PETERSBURG, FL 33716

CHASE MANHATTAN BANK
100 DUFFY AVE
HICKSVILLE, NY 11801

COMCAST
FKA AT&T WIRELESS
PO BOX 5187
EVERETT, WA 98206-5187

CREDIT PROTECTION ASSOCIATION
13355 NOEL RD #2100
DALLAS, TX 75240

CREDITORS INTERCHANGE
80 HOLTZ DR
BUFFALO, NY 14225

DEBT RECOVERY MANAGEMENT INC
PO BOX 2547
LYNNWOOD, WA 98036

DSHS/DCS
OFFICE OF SUPPORT ENFORCEMENT
PO BOX 11520
TACOMA, WA 98411-9919

EVERGREEN PACIFIC MORTGAGE
607 SW GRADY WAY
RENTON, WA 98055-2977

GARDNER LAW FIRM
12040 - 98TH ST NE STE 101
KIRKLAND, WA 98034

GEMB/CARE CREDIT
950 FORRER BLVD
KETTERING, OH 45420

GEMB/JCP
PO BOX 981402
EL PASO, TX 79998

HOLLYWOOD VIDEO
33702 21ST AVE SW
FEDERAL WAY, WA 98023

HOME DEPOT
370 CORPORATE DR
TUKWILA, WA 98188

INTERNAL REVENUE SERVICE
PO BOX 21126
PHILADELPHIA, PA 19114

LAKEWOOD MUSIC CENTER
6111 LAKEWOOD TOWNE CENTER BLV
LAKEWOOD, WA 98499

LES SCHWAB
PO BOX 3158
KENT, WA 98089

LES SCHWAB TIRE CENTERS
PO BOX 667
PRINEVILLE, OR 97754

MCKAY CHADWELL
LAW FIRM
600 UNIVERSITY
SEATTLE, WA 98101

MICHAEL KOVACH
401 E LAS OLAS BLVD #130
FT LAUDERDALE, FL 33301

MORRIS PIHA
14100 SE 36TH ST
BELLEVUE, WA 98006-1657

MOVIES & MORE
7911 S HOMER ST
TACOMA, WA 98408

NATIONWIDE CREDIT INC
2015 VAUGHN RD NW STE 400
KENNESAW, GA 30144

OBERLIN COLLEGE
101 N PROFESSOR ST
OBERLIN, OH 44074-1056

ON THE GREEN APARTMENTS
4901 FAIRWOOD BLVD NE
TACOMA, WA 98422

PHYSICIANS & DENTISTS C B
12720 GATEWAY DR #206
SEATTLE, WA 98168-3333

PINNACLE CREDIT SERVICES
7900 HIGHWAY 7 #100
ST LOUIS PARK, MN 55426

PROFESSIONAL CREDIT SERVICE
PO BOX 7548
EUGENE, OR 97401-0039

PUBLIC STORAGE
34701 PACIFIC HIGHWAY S
FEDERAL WAY, WA 98003

PUGET SOUND COLLECTIONS
PO BOX 66995
TACOMA, WA 98464-6995

PUGET SOUND ENERGY
PO BOX 91269
BELLEVUE, WA 98009

QUEEN KYLES
29200 E SHANTI CLAER DR
SOUTHFIELD, MI 48034

QWEST
PO BOX 12480
SEATTLE, WA 98111-4480

RAINIER COLLECTIONS
PO BOX 3622
BELLEVUE, WA 98009-3622

SEATTLE MUNICIPAL COURT
600 5TH AVE
600 THIRD AVE
SEATTLE, WA 98104-1900

TRUEGREEN CHEMLAWN
E HEIHN APP41645
402 VALLEY AVE NW STE 110
PUYALLUP, WA 98371

US BANK OF WA
1111 3RD AVE STE 1400
SEATTLE, WA 98101-3295

US DEPARTMENT OF EDUCATION
PO BOX 4169
GREENVILLE, TX 75403-4169

VERIZON WIRELESS
221 BELLEVUE WAY NE
BELLEVUE, WA 98004-5721

WEIZENECKER ROSE MOTTERN &
FISHER
1800 PEACHTREE ST STE 620
ATLANTA, GA 30309

WELLS FARGO BANK OF WA
4100 UNIVERSITY WAY NE
SEATTLE, WA 98101